

Certificate Number: 14912-PAE-DE-033328703

Bankruptcy Case Number: 16-18034



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 30, 2019, at 2:21 o'clock PM EDT, Joannie Ponce completed a course on personal financial management given by internet by 001 Debtoedu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 30, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor